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9/737912

L1: Entry 2 of 10 File: USPT Aug 1, 2000

DOCUMENT-IDENTIFIER: US 6097834 A
TITLE: Financial transaction processing systems and methods

DATE ISSUED (1):
20000801

Detailed Description Text (15):
being processed, or by that party's authorized representative, the operator of the terminal places the assented-to record (preferably, side-ways) in the scanner 34 in a such a way as to permit the scanner 34 to be able to scan at least the signed side of the record. Once the presence of the record in the scanner 34 is indicated on the device 30, the operator then commands the processor 40 via the device 30 to command the scanner 34 to scan the signed record. Scanning of the signed record by the scanner 34 generates a computer-readable scan file of the signed record, which scan file is rotated appropriately (i.e., to rotate the image represented by the data in the scan file) and transmitted to the recognizer 32 via the processor 40. Recognizer 32 generates a truncated scan file from the scan file of the signed record, using optical character recognition and image processing techniques, which truncated scan file contains only the portions of the scan file of the signed record generated from the transaction identification portion 74, an indication as to which type of form language has been assented to ("Direct Express Form #AC[illegible]1.0, above" in FIG. 4), and signed authorization portion 84 of the record 70. The truncated scan file is then transmitted to the storage system 42, via the processor 40, where it is stored in association with the other data previously stored therein that is associated with the transaction. Also, the generator 38 transmits to the storage system 42 via the processor 40 the unique transaction identification number for this transaction, which number is also stored in the storage system 42 in association with the other previously stored therein that is associated with the transaction. The generator 38 then commands the printer 36 to print out a transaction receipt reciting the amount of the negotiable instrument tendered in payment in the transaction, the payee of the instrument, and the information contained in the MICR line of the negotiable instrument.

9:13-37

Figs. 4-5
8A-8F

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L1: Entry 3 of 10 File: USPT Feb 29, 2000

DOCUMENT-IDENTIFIER: US 6030000 A
TITLE: Negotiable document having enhanced security for deterring fraud by use of a thermochromatic fingerprint image

DATE ISSUED (1):
20000229

Detailed Description Text (13):
4:43-55 Referring now to FIG. 4, there is shown a fourth embodiment 400 of the present invention. The front of the negotiable document includes a payor identification portion 410, a payee identification portion 420, a payment amount portions 432 and 434 and a signature portion 450. The payor information section may include a first thermochromatic fingerprint image 412 and a second thermochromatic fingerprint image 414 printed, embossed or stamped thereon. In the preferred embodiment, the fingerprints will be of the joint owners of the account on which the negotiable document is drawn, the payors. In the instance of corporate checks the facsimile fingerprints may be those of the authorized signers of the negotiable document.

Fig. 4-5

L1: Entry 4 of 10 File: USPT Apr 6, 1999

DOCUMENT-IDENTIFIER: US 5893080 A
TITLE: Disbursement system and method

DATE ISSUED (1):
19990406

Detailed Description Text (6):
Disbursement criteria are stored in database means 20. As discussed briefly above, in system 10, this is accomplished by entering the data for the criteria for each payee type (i.e., payee name and/or group) into the system 10 via the data entry means 14 and/or interface/conversion means 16. This information is then transmitted to and stored in the database means 20. Preferably, database means 20 comprises a conventional SQL-type relational database in which disbursement criteria are associated according to payee name, type, and/or group. Preferably, the disbursement criteria for each payee type includes the type and manner of disbursement desired (i.e., whether disbursement is desired by EFT or printed negotiable instrument) and the type of account from which disbursement is desired (e.g., bank or credit card account). Additionally, the disbursement criteria may also include endorsement signature and/or maker logo data for permitting the generator means 18 to generate appropriate commands for automatically effectuating disbursement of a negotiable instrument with a desired endorser's signature and graphic logo already printed onto the instrument.

4:45-64

Fig. 1-2

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L1: Entry 5 of 10 File: USPT Dec 16, 1997

DOCUMENT-IDENTIFIER: US 5699528 A
TITLE: System and method for bill delivery and payment over a communications network

DATE ISSUED (1):
19971216

Detailed Description Text (10):
In accordance with the invention, EBSC has negotiated with selected payees participating in the electronic bill payment service such that the payees no longer mail the bills to the subscribers of the service, but provide the billing data concerning the subscribers to bill capture device 150 which may be a conventional computer. In practice, this bill capture device could be made part of server computer 160. Payee computers 170-1 through -K communicate with device 150 pursuant to an agreed-upon protocol (where K is the number of participating payees), and periodically download the billing data to the device through transmission links or magnetic tapes. Device 150 collects and processes bill images from the participating payees after the images are created, but before they are printed, to extract the billing data.

Figs. 1, 2B, 11
9

DOCUMENT-IDENTIFIER: US 5622388 A
TITLE: Postcard rank check

DATE ISSUED (1):
19970422

CLAIMS: 1 - 2

Fig 10, 12-14

1.) A post card bank check security system for sending any reasonable amount of money by mail comprising:

a sheet of card stock having a face side and a reverse side and a first and second perforation means for separating portions of said card stock into a first, a second, and a third severable part, and a pair of slits, cut through said card stock at a prescribed location of a space allotted for printing of magnetic ink character encoding numbers,

an image of a check printed on said face side of said first severable part, said image including a plurality of check information items, said check information items including, the check number, the addressee's name and address, instructions to bank with reference to addressee, the amount of the check, the address of the financial institution, the account number, the date of the check and period of validity of the check, a notice limiting negotiability of the check, payor's signature and date, a space for the payor to record details of a check,

a strip of paper stock having a concealing end and an adhesive end, said strip being inserted within said pair of slits, wrapped over said account number on said face side and adhered to said reverse side to said concealing end and thereby creating a secure cover to conceal said account number during processing through the postal system,

an image of a post card printed on said reverse side of said first severable part of said post card, said image including a notice signifying space for payor's name and address, a note to caution payor, a space for addressee's name and address, and a space for addressee's endorsement,

an image of a check record printed on said face side of said second severable part, including a space for payor to record details of the check, and a space for updating account information,

an image of instructions printed on said face side of said third severable part including instructions for removing said third severable part, and a notice pertaining to negotiability of the check, and,

an image of instructions printed on said reverse side of said third severable part including instructions to payor for using said reverse side.

2.) A postcard bank check security system for sending an amount of money by mail said security system comprising:

a sheet of card stock having a face side and a reverse side,

an image of a check printed on said face side, said image including a plurality of check information items, said check information items including an account number printed in magnetic ink character encoding numbers, the check number, the

addressee's name and address, instructions to bank with reference to addresses, the amount of the check, the address of the financial institution, the date of the check and period of validity of the check, a notice limiting negotiability of the check, payor's signature and date and a space for the payor to record details of a check,

an image of a post card printed on said reverse side,

a pair of slits cut through said card stock located just on top and just below said account number and extending the length of said account number, and

a strip of paper having a concealing end and an adhesive end, said strip being inserted within said pair of slits, wrapped over said account number on said face side and adhered to said reverse side to said concealing end and thereby creating a secure cover to conceal said account number during processing through the postal system.

DOCUMENT-IDENTIFIER: US 5491325 A
TITLE: Method and system for payment and payment verification

DATE ISSUED (1):
19960213

2:51-56 Brief Summary Text (14):
It is another object of the invention to provide an interactive payment system for printing all of the necessary elements of a negotiable instrument entirely from computer prepared data and menu items selected from stored graphics which can only be activated through a series of predetermined conditions.

Detailed Description Text (4):
FIG. 2 generally depicts a payment document in the form of a negotiable instrument 40 such as a check as generated by the issuer computer system 12. The check 40 represents a common format of a check with routing number 42 and account number 44 and check number 46 all in special font as known in the art. The check 40 also includes an index code 48 shown in the form of a bar code. The check 40 may be formed from a blank paper stock that may be any size, weight, quality or other specification suitable for the purpose. Perforations may be added to separate the check 40 from a portion (not shown) serving as a record of other information pertaining to the check as known in the art. The check number 46, drawee logo 50 and identification of issuer 52 are optional elements. The date 54, amount to be paid 56 and identification of payee 58 are generated by the issuer computer 18 and printed by the printer 24 as will be described later. The authorizing signature line 60 or other computer generated graphics are discretionary. The specific layout, fonts, number of elements and use of magnetic ink, as shown, are preferable but not necessary in carrying out the invention.

4:28 49

Fig. 1 & 3,5

L1: Entry 8 of 10 File: USPT Feb 2, 1988

DOCUMENT-IDENTIFIER: US 4722554 A
TITLE: Alternative-value paper refund form

DATE ISSUED (1):
19880202

Detailed Description Text (15):
The preferred embodiment alternative-value paper refund form shows further detail characteristics. The negotiable instrument printed upon the obverse side of the form is nominally a check, which is further printed to be payable to an unnamed bearer or to a particular individual named entity. If the check is printed to be payable to a particular individual named entity, then the image area location of the check upon the obverse side of the single sheet paper form will be positioned diametrically opposite the image area location upon the reverse side within which appears at least one of the one or more coupons appearing upon such reverse side. This juxtaposition has the effect that if the bearer-holder chooses to sever and redeem the at least one coupon, then the manufacturer, or vendor, ultimately receiving the redeemed coupon will, by reference to the address of a particular individual named entity printed upon the reverse side of that coupon, have a record of the origin of that coupon. The manufacturer or vendor will also know that the redeemed coupon arose as part of an alternative-value paper refund form wherein the holder-bearer of such form chose not to negotiate the check within the form.

9-23-2

abs,

L1: Entry 9 of 10 File: USPT Sep 3, 1974

DOCUMENT-IDENTIFIER: US 3833395 A
TITLE: CONTINUOUS FORM COMPUTER PRINT-OUT DOCUMENT PROTECTION SYSTEM

7

DATE ISSUED (1):
19740903

Detailed Description Text (6):
As the check fraud artists increased in capability the check fraud prevention schemes appeared to lag in readily apparent detection methods. With the advent of large scale data processing equipment and high speed wide line printers, negotiable instruments of various types were easily, quickly and efficiently printed in staggering numbers. The general quality of the printed image on such computer print-out documents, e.g., payroll checks, is sufficiently degraded from that of the regular checkwriter printed document and even from that of the standard typewriter that alteration of amounts has become almost "fool's play" to the highly skilled forger. The need for a relatively simple, easily useable document protection system thus has become one of the ever pressing needs of the day with no known overall effective protection system available. The present check fraud prevention system avoids the pitfalls of the known prior art systems through the medium of a combination of elements in such manner that any disturbance or removal of material or alteration of amount or signature becomes readily, visually detectable.

a-58-67

Fig. 1

End of Result Set

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L1: Entry 10 of 10 File: EPAB Apr 22, 1992

DOCUMENT-IDENTIFIER: EP 481135 A1
TITLE: Financial data processing system using payment coupons.

Publication Date (1):
19920422

Abstract (1):
CHG DATE=19990617 STATUS=O> There are disclosed herein methods and systems for affecting the accounting functions of debiting and crediting a bank's account records, a payor's bank account records and a corporation's accounts receivable or balance forward records with their customer's payments, and are based on the ability of a payment coupon with appropriate payor's authorization and necessary pre-printed machine readable data to create a variety of multi-function transactions. By combining all of the required data elements in a single payment coupon document at either the time of preparation or at the time of receipt of the payment coupon by the corporation, the requirement for subsequent redundant, labor intensive processes are eliminated. The single payment coupon becomes a multi-functional document which generates the transaction to effect the customer's accounts receivable or balance forward, the negotiable instrument to (1) credit the corporation's bank account and (2) debit the customer's bank account while creating a complete audit trail and accountability at each separate processing level. <IMAGE>

Fig 1a
2a
3
5

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L1: Entry 1 of 10 File: USPT Aug 22, 2000

DOCUMENT-IDENTIFIER: US 6106020 A
TITLE: Fraud prevention method and system

DATE ISSUED (1):
20000822

CLAIMS:

13. The computer readable medium of claim 11, wherein the document is a negotiable instrument and the computer readable medium includes computer readable instructions encoded thereon for performing the steps of receiving the image data, forming the instructions readable by the printer and transmitting the instructions contemporaneous with presentation of the instrument for payment.